

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/007,179
Filing Date : October 22, 2001
Title of Invention : METHOD OF AND SYSTEM FOR MITIGATING RISK
ASSOCIATED WITH SETTLING OF FOREIGN
EXCHANGE AND OTHER PAYMENTS-BASED
TRANSACTIONS
Examiner : Kenneth Bartley
Group Art Unit : 2164
Attorney Docket : 126-002USANA0

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

TERMINAL DISCLAIMER (37 CFR 1.321(c))

SIR:

Your Petitioner, Kathleen Tyson Quah, represents that he is the sole owner of the entire interest of the above-identified application.

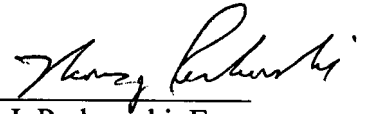
Your Petitioner hereby disclaims the terminal period of any patent issuing on the above-referenced application that would extend beyond the expiration of the full statutory term of U.S. Application No. 09/513,440, and hereby agree that any patent so granted on the above-identified application shall be enforceable only for and during such period that the legal title to such patent is the same as the legal title to U.S. Application No. 09/513,440, and that this agreement shall run with any patent so granted on the above-referenced application, and shall be binding upon the grantor, its successors, and assigns.

Your Petitioner does not disclaim any terminal part of any patent granted on the above-referenced application prior to the expiration date of the full statutory term of said U.S. Application No. 09/513,440 in the event that such patent later: expires for failure to pay a maintenance fee; is held unenforceable; is found invalid; is statutorily disclaimed in whole or terminally disclaimed under 37 C.F. R. Section 1.321(c); has all claims canceled by a reexamination certificate; or is otherwise terminated prior to the expiration of its full statutory term, except for a separation of legal title as stated above.

This Terminal Disclaimer is being signed under the provisions of 37 C. F. R. Section 1.321(b)(1)(iv). Enclosed in payment of the requisite fee of \$65.00 for a small entity is Thomas J. Perkowski, Esq. P.C. Check No. 6727. The Commissioner is hereby authorized to charge any fee deficiencies or overpayments to Deposit Account 16-1340.

Respectively submitted,

Dated: September 19, 2007

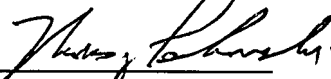


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CERTIFICATE OF MAILING
UNDER 37 C.F.R. 1.08

I hereby certify that this correspondence
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Thomas J. Perkowski
Reg. No. 33,134
Date: September 19, 2007